

Instructions

For use when the Proposed Insured (and the Policy Owner, if different) is not a U.S. citizen or green card holder.

Client Name: _____

Client will be: (check all that apply) Proposed Insured Policy Owner

Agency Name/Producer: _____ Date: _____

Section 1—Eligibility

1. All of the following criteria are required in order to be considered for coverage. I have verified that my client fulfills these requirements: Yes No

The client:

- is between the ages of 18 and 80.
- is a citizen/resident of one or more approved countries (See section 5).
- is NOT a(n): elected official, trade union official, public figure, missionary, foreign military personnel, member of the diplomatic corps, judicial/law enforcement personnel, other high profile occupation.
- will provide a SSN, ITIN/TIN or a completed W-8BEN at the time of application.

Section 2—Nexus Verification: proof of time spent in the U.S. and economic connection to the U.S.

U.S. LLC/U.S. Trust cannot be established for nexus purposes only. Nexus assets cannot be established for the sole purpose of qualifying for U.S. life insurance.

2a. Has the client been present in the United States for at least 15 days in the preceding 12 months? Yes No

2b. Does the client have at least one of the financial connections listed below? (check ALL that apply) Yes No

- U.S. residence or significant property interests, which is/are owned by:
 - Client U.S. LLC U.S. Trust Other: _____
- U.S. bank or brokerage account(s), open for at least the past six months with a minimum balance of \$100,000 (Net of 1st year planned premium), which is/are owned by:
 - Client U.S. LLC U.S. Trust Other: _____
- Primary employment in the U.S.
- Owner of an established foreign company actively engaged in business for the past 12 months. Owner comes to the U.S. to transact business.
- Documented status as a full-time student at a U.S. university, living full-time in the U.S.
- Lessee spending significant time in the U.S. under an active housing rental agreement of at least one year. (Copy of the signed agreement to be submitted.)
- Client's spouse has nexus to the U.S. and is applying for Lincoln life insurance currently, or has purchased a Lincoln life insurance policy within the last 6 months. (Maximum face equal to spouse's Lincoln coverage up to \$10 million.)

2c. Were nexus assets established for a reason *other than* qualifying for U.S. life insurance? Yes No

2d. If assets are owned by a U.S. entity, will you provide evidence that there is a link to the client? Yes No

2e. I will provide supporting documentation (statements, etc.) with the formal application to verify the U.S. nexus. Yes No

Section 3—Situs Verification

3a. In which U.S. state will the solicitation take place? _____

3b. Does the client have a nexus to the state of solicitation? (See section 2b.) Yes No

3c. If answer to 3b. is "No", why has the client come to this state? _____

Section 4—Policy Ownership

- 4a. I confirm that the policy will NOT be owned by a foreign entity. Yes No
- 4b. How will the policy be owned? (*Please answer corresponding questions.*)
- Insured will own the policy
- Family member will own the policy
If the family member is not a U.S. citizen or green card holder, will you provide a separate Pre-Submission Worksheet for this individual? Yes No
- U.S. Business will own the policy
Can you confirm that a foreign entity does not have direct or indirect beneficial ownership? Yes No
Will you provide proof of the insured's business interest? Yes No
- U.S. Trust will own the policy
Can you confirm that a foreign entity does not have direct or indirect beneficial ownership? Yes No
Will you provide the trust document, a list of assets and the identities of the beneficial owners? Yes No
- U.S. LLC will own the policy
Can you confirm that a foreign entity does not have direct or indirect beneficial ownership? Yes No
Will you provide the operating agreement and a list of assets? Yes No
If manager/member is not a U.S. citizen, will you provide a separate Pre-Submission Worksheet for this individual? Yes No

Section 5—List of Approved Countries

American Samoa	Cook Islands	Hong Kong	Monaco	Saint Lucia
Andorra	Costa Rica	Hungary	Montenegro	Saint Vincent & the Grenadines
Anguilla	Curacao	Iceland	Montserrat	San Marino
Antigua	Cyprus	India*	Morocco	Singapore
Argentina	Czech Republic	Ireland	Netherlands	Slovakia
Aruba	Denmark	Israel*	Netherlands Antilles	South Korea
Australia	Dominica	Italy	New Caledonia	Spain
Austria	Dominican Republic	Jamaica	New Zealand	Sweden
Bahamas	Ecuador*	Japan	Northern Mariana Islands	Switzerland
Barbados	Estonia	Kuwait	Norway	Taiwan
Belgium	Falkland Islands	Latvia	Panama	Trinidad & Tobago
Belize	Finland	Liechtenstein	Paraguay	Turkey*
Bermuda	France	Lithuania	Peru	Turks and Caicos
Brazil	French Guiana	Luxembourg	Philippines*	United Arab Emirates
Brunei	French Polynesia	Macau	Poland	United Kingdom
Bulgaria	Germany	Malta	Portugal	Uruguay
Canada	Greece	Marshall islands	Romania	Vatican City
Canary Islands	Greenland	Martinique	Saint Kitts and Nevis	Virgin Islands
Cayman Islands	Grenada	Mexico		
Chile	Guadeloupe			
China*				

*Residence only in certain cities or regions will be acceptable as follows:

China – residence in Beijing, Chongqing, Guangzhou, Shanghai, Shenyang, and Tianjin

Ecuador – Quito only

India – residence in Bangalore, Calcutta, Chennai, Delhi, Hyderabad, Mangalore, Mumbai and Surat

Israel – residence in any part of Israel, except the West Bank and Gaza Strip

Philippines – residence in Manila

Turkey – residence in Istanbul and Ankara

Please note: Foreign travel and/or residency in designated high-risk areas of certain countries may be uninsurable.